

UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF VIRGINIA

In re: James E. Brown Jr. Tamara L. Brown Debtor(s)	CASE NO. 16-60323 CHAPTER 13
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**NOTICE TO CREDITORS AND OTHER PARTIES IN INTEREST
CONCERNING ISSUANCE OF DISCHARGE**

The Trustee has filed a Report of Completion of Plan Payments and the Debtor(s) has/have filed a Certification of Compliance with 11 U.S.C. §1328. You are hereby notified that the Court may grant to the Debtor(s), if otherwise appropriate, a Chapter 13 discharge without further notice or hearing if no creditor or other party in interest files with the Court within 30 days of the mailing of this Notice a request for a hearing and the basis for such request. If a timely request for a hearing is filed, a discharge hearing will be held at a date and time specified by the Court. YOU ARE FURTHER NOTIFIED THAT THE TERM "CREDITOR" INCLUDES ANY PERSON TO WHOM A DEBTOR OWES A DELINQUENT "DOMESTIC SUPPORT OBLIGATION" AS DEFINED IN 11 U.S.C. §101(14A).

Date: 5/8/23

James W. Reynolds
Clerk of Court

United States Bankruptcy Court
Western District of Virginia

In re:
James E. Brown, Jr.
Tamara L. Brown
Debtors

Case No. 16-60323-rbc
Chapter 13

District/off: 0423-6
Date Rcvd: May 08, 2023

User: admin
Form ID: ntchrgcr

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Total Noticed: 71

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 10, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ James E. Brown, Jr., Tamara L. Brown, 20335 Mountain Track Rd., Orange, VA 22960-3365
cr	+ MEB Loan Trust IV, SHAPIRO & BROWN LLP, 501 Independence Parkway, SUITE203, CHESAPEAKE, VA 23320-5174
cr	+ U.S. Bank Trust National Association as Trustee fo, Shapiro & Brown, LLP, 501 Independence Parkway, Suite 203, Chesapeake, Va 23320-5174
cr	+ Wilmington Savings Fund Society, FSB, d/b/a Christ, BWW Law Group, LLC, 8100 Three Chopt Rd. Suite 240, Suite 240, Richmond, VA 23229-4833
cr	Wilmington Savings Fund Society, FSB, d/b/a Christ, PO Box 814609, Dallas, TX 75381-4609
4293115	+ Atlantic Credit & Finance SFU III, LLC, P.O. Box 13386, Roanoke, VA 24033-3386
4248534	+ BSI Financial Services, c/o M. Christine Maggard, Attorney for BSI Financial Services, 484 Viking Dr., Ste 110, Virginia Beach, VA 23452-7440
4248532	+ Brock and Scott, 5121 Parkway Plaza Boulevard, Suite 300, Charlotte, NC 28217-1965
4237228	++ CHARLOTTESVILLE RADIOLOGY LTD, PO BOX 197, STATE COLLEGE PA 16804-0197 address filed with court:, Charlottesville Radiology, 500 Martha Jefferson Dr., Charlottesville, VA 22911
4237231	+ Citibank Goodyear, P.O. Box 12914, Norfolk, VA 23541-0914
4237236	Ditech Financial LLC, P.O. Box 6172, Rapid City, SD 57709
4289429	+ Ditech Financial LLC, 7340 S. Kyrene Rd., Recovery Dept - T120, Tempe, AZ 85283-4573
4237237	+ Dr. Susan M. Wilcox, MD, 501 Sunset Ln., Culpeper, VA 22701-3917
4242565	+ Farmers & Merchants Bank, P. O. Box 26, Elkton, VA 22827-0026
4242431	+ Farmers & Merchants Bank, c/o Hannah W. Hutman, Esq., Hoover Penrod, PLC, 342 S. Main Street, Harrisonburg, VA 22801-3628
4237239	+ Farmers and Merchants Bank, P.O. Box 1111, Timberville, VA 22853-1111
4669121	+ Fay Servicing, LLC, BWW Law Group, LLC, 8100 Three Chopt Rd., Suite 240, Richmond, VA 23229, 804) 282-0463 (phone) 23229-4833
4237240	#+ Federal Loan Servicing, P.O. Box 60610, Harrisburg, PA 17106-0610
4237243	HSBC, P.O. Box 30275, Salt Lake City, UT 84130-0275
4389749	+ Keith's Auto Sales, Inc., 6158 Spotswood Trail, Penn Laird, VA 22846-9767
4237246	+ Kramer, Linkie & Taylor, LLC, Four Piedmont Center, Suite 205, 3565 Piedmont Road, NE, Rockville, MD 30305-8202
5096611	+ LOGS Legal Group, LLP, 10021 Balls Ford Road, Suite 200, Manassas, VA 20109-2666
4237248	+ Martha Jefferson Surgical Assoc., 500 Martha Jefferson Hospital, Charlottesville, VA 22911-4668
4476738	+ Samuel I. White, P.C., 1804 Staples Mill Road, Suite 200, Richmond, VA 23230-3530
4237252	+ Scott Kroner, PLC, 418 E. Water St., P.O. Box 2737, Charlottesville, VA 22902-2737
4237253	# Snap Diagnostics, 5210 Capital Drive, Wheeling, IL 60090-7901
4931928	+ U.S. Bank Trust National Association as Trustee fo, c/o Shapiro & Brown, LLP, 501 Independence Parkway, Suite 203, Chesapeake, VA 23320-5174
4237258	+ UVA Culpeper Hospital, 501 Sunset Ln., Culpeper, VA 22701-3917
4237259	+ UVA Physicians Group, P.O. Box 9007, Charlottesville, VA 22906-9007
4292786	+ Ventures Trust 2013 I-H-R by MCM Capital Partners,, BSI Financial Services, 7500 Old Georgetown Rd, Bethesda, MD 20814-6133
5035607	+ Wilmington Savings, Fund Society, FSB, d/b/a Christiana Trus, BWW Law Group, LLC, 8100 Three Chopt Road, Suite 240, Richmond, VA 23229-4833

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4237222	+ Email/Text: legal@arsnational.com	May 08 2023 20:49:00	ARS National Services, Inc., P.O. Box 463023, Escondido, CA 92046-3023
4237223	Email/Text: g20956@att.com	May 08 2023 20:49:00	AT&T, P.O. Box 536216, Atlanta, GA 30353-6216
4237221	+ Email/Text: bnc@teampurpose.com	May 08 2023 20:49:00	Advance America, 135 North Church St., Spartanburg, SC 29306-5138
4305651	+ Email/Text: bnc@teampurpose.com	May 08 2023 20:49:00	Advance America, Attn: Advance America, 4023 Kennet Pike, Suite 154, Greenville, DE 19807-2018
4392482	+ Email/Text: bncmail@w-legal.com	May 08 2023 20:49:00	BSI Financial Services, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite 400, Seattle, WA 98121-3132
4248533	+ Email/Text: bankruptcy@bsifinancial.com	May 08 2023 20:49:00	BSI Financial Services, 314 S Franklin Street, Titusville, Pennsylvania 16354-2168
4237225	+ Email/Text: bankruptcy@bsifinancial.com	May 08 2023 20:49:00	BSI Financial Services, 314 S. Franklin St, Titusville, PA 16354-2168
4590556	+ Email/PDF: rmscedi@recoverycorp.com	May 08 2023 20:49:57	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
4261637	Email/PDF: rmscedi@recoverycorp.com	May 08 2023 20:50:05	Bureaus Investment Group Portfolio No 15 LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
4237226	+ Email/Text: bankruptcynotices@cfstwo.com	May 08 2023 20:49:00	CFS2 Inc., 2488 E. 81st St., Ste 500, Tulsa, OK 74137-4214
4237233	Email/Text: bankruptcy@credcontrol.com	May 08 2023 20:49:00	Credit Control Corp., 11821 Rock Landing Dr., Newport News, VA 23606
4283083	Email/PDF: bncnotices@becket-lee.com	May 08 2023 21:00:27	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4237230	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 08 2023 20:49:58	Citi, 701 E. 60th St. N., Sioux Falls, SD 57104-0432
4237232	+ Email/Text: bankruptcy@consumerportfolio.com	May 08 2023 20:49:00	Consumer Portfolio Svc., P.O. Box 57071, Irvine, CA 92619-7071
4237235	+ Email/Text: electronicbkydocs@nelnet.net	May 08 2023 20:49:00	Dept. of Education/Nelnet, 121 S. 13th St., Lincoln, NE 68508-1904
4237238	Email/Text: ECMCBKNotices@ecmc.org	May 08 2023 20:49:00	ECMC, 1 Imation Pl., Oakdale, MN 55128
4272705	Email/Text: ECMCBKNotices@ecmc.org	May 08 2023 20:49:00	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
4502649	Email/Text: ECF@fayservicing.com	May 08 2023 20:49:00	Fay Servicing, LLC, Bankruptcy Department, 3000 Kellway Dr., Ste 150, Carrollton, TX 75006
4481594	Email/Text: ECF@fayservicing.com	May 08 2023 20:49:00	Fay Servicing, LLC, PO Box 814609, Dallas, TX 753814609
4237241	+ Email/Text: bankruptcy@fnccbinc.com	May 08 2023 20:49:00	First National Collection Bureau, 610 Waltham Way, Sparks, NV 89437-6695
4237242	+ Email/PDF: gecsed@recoverycorp.com	May 08 2023 20:49:51	GE Money Bank, 1600 Summer St., Fifth Floor, Stamford, CT 06905-5125
4237244	Email/Text: BNCNOTICES@noexternalmail.hsbc.com	May 08 2023 20:49:00	HSBC, P.O. Box 9068, Brandon, FL 33509-9068
4237229	Email/PDF: ais.chase.ebn@aisinfo.com	May 08 2023 20:50:04	Chase Card, P.O. Box 15298, Wilmington, DE 19850

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4237245	+ Email/Text: PBNCNotifications@perituservices.com	May 08 2023 20:49:00	Kohls/Capone, P.O. Box 3115, Milwaukee, WI 53201-3115
5096611	^ MEBN	May 08 2023 20:43:52	LOGS Legal Group, LLP, 10021 Balls Ford Road, Suite 200, Manassas, VA 20109-2666
4305649	+ Email/Text: BCCCSUBANKRUPTCYEMAIL@sentrata.com	May 08 2023 20:49:00	Martha Jefferson Hospital, 500 Martha Jefferson Drive, Charlottesville VA 22911-4668
4237249	+ Email/Text: bankruptcydpt@mcmcg.com	May 08 2023 20:49:00	Midland Funding, 2365 Northside Dr., Suite 300, San Diego, CA 92108-2710
4237251	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 08 2023 20:49:51	Portfolio Recovery Assoc., 120 Corporate Blvd., Ste 1, Norfolk, VA 23502
4256661	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 08 2023 20:49:51	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
4260859	Email/Text: bnc-quantum@quantum3group.com	May 08 2023 20:49:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4843624	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 08 2023 20:49:00	Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT. 84165-0250
4237247	+ Email/Text: BCCCSUBANKRUPTCYEMAIL@sentrata.com	May 08 2023 20:49:00	Sentrata Martha Jefferson Hospital, 590 Peter Jefferson Pkwy, Charlottesville, VA 22911-4628
4237254	+ Email/Text: bankruptcy@bbandt.com	May 08 2023 20:49:00	Suntrust Bank, P.O. Box 85092, Richmond, VA 23285-5092
4237255	+ Email/PDF: tbiedi@PRAGroup.com	May 08 2023 20:49:58	The Bureaus Inc., 650 Dundee Road, Northbrook, IL 60062-2747
4237256	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 08 2023 20:50:05	Tractor Supply/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
4314940	Email/Text: EDBKNotices@ecmc.org	May 08 2023 20:49:00	U S Department of Education, P O Box 16448, St. Paul, MN 55116-0448
4867400	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 08 2023 20:49:00	U.S. Bank Trust National Association as Trustee f, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
4237257	+ Email/Text: edbknotices@ecmc.org	May 08 2023 20:49:00	US Dept. Of Education/GSL, 400 Maryland Ave. SW, Washington, D.C. 20202-0008
4237260	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	May 08 2023 20:50:04	Wells Fargo Bank, P.O. Box 14517, Des Moines, IA 50306-3517
4291454	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	May 08 2023 20:50:05	Wells Fargo Card Services, 1 Home Campus 3rd Floor, Des Moines, IA 50328-0001
4292336	Email/PDF: bncnotices@becket-lee.com	May 08 2023 21:00:25	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 41

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BSI Financial Services
cr		Bank of America, N.A.
cr		Fay Servicing, LLC
cr		Wilmington Savings Fund Society, FSB, d/b/a Christ
cr		Wilmington Savings Fund Society, FSB, d/b/a Christ
cr	*+	Farmers & Merchants Bank, c/o Hannah W. Hutman, Esq., Hoover Penrod, PLC, 342 S. Main Street, Harrisonburg, VA 22801-3628
cr	*+	SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
cr	*+	U.S. Department of Education, PO Box 16448, St. Paul, MN 55116-0448

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4237234	*P++	CREDIT CONTROL CORPORATION, ATTN CREDIT CONTROL CORPORATION, 11821 ROCK LANDING DR, NEWPORT NEWS VA 23606-4225, address filed with court:, Credit Control Corp., 11821 Rock Landing Dr, Newport News, VA 23606
4305650	*+	Dr. Susan M. Wilcox, MD, 501 Sunset Ln., Culpeper, VA 22701-3917
4237224	##+	Brock & Scott, PLLC, 484 Viking Dr., Suite 203, Virginia Beach, VA 23452-7321
4237227	##+	Charlottesville Bureau of Credit, 3690 Dobleann Dr., Charlottesville, VA 22911-9088
4237250	##+	NC Financial Solutions, 1201 A3 Stafford Street, Monroe, NC 28110-3299

TOTAL: 5 Undeliverable, 5 Duplicate, 3 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 10, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 8, 2023 at the address(es) listed below:

Name	Email Address
Andrew Todd Rich	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Hilldale Trust trich@mtglaw.com, ecfnotifications@mtglaw.com
Angela M. Scolforo (499275)	ascolforo@cvillech13.net
Angela M. Scolforo (499275)	on behalf of Trustee Angela M. Scolforo (499275) ascolforo@cvillech13.net
Daniel Alan Ross	on behalf of Creditor BSI Financial Services dross@hillwallack.com drosshw@ecf.courtdrive.com
Gregory N. Britto	on behalf of Creditor U.S. Bank Trust National Association as Trustee for GIFM Holdings Trust gbritto@logs.com logsecf@logs.com
Hannah White Hutman	on behalf of Creditor Farmers & Merchants Bank hhutman@hooverpenrod.com scurtis@hooverpenrod.com;hpnotices@gmail.com;hooverpenrodign@outlook.com;HooverPenrodPLC@jubileeblk.net
John C. Morgan, Jr	on behalf of Plaintiff James E. Brown Jr. rhonda@newdaylegal.com, jcmlaw123@gmail.com;r49876@notify.bestcase.com;robin@newdaylegal.com;christy@newdaylegal.com;sydney@newdaylegal.com
Johnie Rush Muncy	on behalf of Creditor Bank of America N.A. jmuncy@siwpc.com, dsasser@siwpc.com;ewhite@siwpc.com;bkreferrals@siwpc.com;siwbkecf@siwpc.com;siwpc@ecf.courtdrive.com;siwattecf@siwpc.com
Katie Dickinson	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Hilldale Trust katie.dickinson@bww-law.com, bankruptcy@bww-law.com
Mary Christine Maggard	on behalf of Creditor BSI Financial Services christine.maggard@brockandscott.com vaecf@brockandscott.com;cecily.perry@brockandscott.com
Mary F. Balthasar Lake	on behalf of Creditor MEB Loan Trust IV LOGSECF@logs.com
Scott Wilder Carpenter	

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on behalf of Joint Debtor Tamara L. Brown scott@newdaylegal.com
CarpenterSR49876@notify.bestcase.com;rhonda@newdaylegal.com;robin@newdaylegal.com;andy@newdaylegal.com

Scott Wilder Carpenter

on behalf of Debtor James E. Brown Jr. scott@newdaylegal.com,
CarpenterSR49876@notify.bestcase.com;rhonda@newdaylegal.com;robin@newdaylegal.com;andy@newdaylegal.com

Suad Bektic

on behalf of Joint Debtor Tamara L. Brown sbektic@newdaylegal.com
bekticsr49876@notify.bestcase.com;rhonda@newdaylegal.com;jcmlaw123@gmail.com;robin@newdaylegal.com;andy@newdaylegal.com

Suad Bektic

on behalf of Debtor James E. Brown Jr. sbektic@newdaylegal.com,
bekticsr49876@notify.bestcase.com;rhonda@newdaylegal.com;jcmlaw123@gmail.com;robin@newdaylegal.com;andy@newdaylegal.com

USTrustee

USTPRegion04.RN.ECF@usdoj.gov

TOTAL: 16